



Express Mail Label No. ED 678 549 825 US

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No.	: 09/677,401	Confirmation No.	: 3108
First Applicant	: K. Jon Kern	Art Unit	: 3629
Filed	: 29 September 2000	Examiner	: T.D. Nguyen
Title	: Loyalty reward program for reducing the balance of a loan obligation		
Docket No.	: 014-040001US		
Customer No.	: 33486		

---

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

Sir:

The Applicant has received and considered the non-final Office action mailed 31 August 2005. Please amend the above-identified application as follows:

**Listing of the Claims** begins on page 2 of this paper.

**Remarks/Arguments** begin on page 16 of this paper.